

United States Bankruptcy Court
District of Maryland

In re:
Marcelo P.L. Dessin
Donna M Coleman
Debtors

Case No. 25-10596-LSS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0416-0
Date Rcvd: Jan 24, 2025

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2025:

Recip ID	Recipient Name and Address
db/db	+ Marcelo P.L. Dessin, Donna M Coleman, 424 Firestone Drive, Ashton, MD 20861-8008
32760515	+ Clear Bay Utility I LLC, 5 Union Sq W Ste 602, New York, NY 10003-3306
32760518	+ EZ Pass Maryland, PO Box 5060, Middle River, MD 21220-0060
32760519	+ First Mark Servives/Citizens, 630 Plaza Rd. Ste 650, Littleton, CO 80129-2379
32760522	+ Hampshire Greens HOA, Inc., c/o Lerch Early & Brewer, 7600 Wisconsin Avenue #700, Bethesda, MD 20814-3663
32760524	+ Lending USA, 15021 Ventura Blvd, Sherman Oaks, CA 91403-2442
32760525	+ Lendmark Fin Servs, 2080 Crain Hwy, Waldorf, MD 20601-3147
32760526	Level Up Funding, 142 Red House Rd, Fort Thompson, SD 57339
32760533	+ Pepco, PO Box 92474, Washington, DC 20090-2474

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dpress@chung-press.com	Jan 24 2025 19:18:00	Daniel M. Press, Chung & Press, P.C., 6718 Whittier Ave., Ste. 200, McLean, VA 22101
tr	+ Email/Text: cmecf@chapter13maryland.com	Jan 24 2025 19:19:00	Timothy P. Branigan, 9891 Broken Land Parkway, Suite 301, Columbia, MD 21046-3002
32760516	Email/Text: BankruptcyECF2@cgd-law.com	Jan 24 2025 19:19:00	Cohn Goldberg & Deutsch, 1099 Winterson Rd Ste 301, Linthicum Heights, MD 21090
32760517	Email/Text: Bankruptcy@mail@marylandtaxes.gov	Jan 24 2025 19:19:00	Comptroller of Maryland, 7 St Paul St, Baltimore, MD 21202
32760513	+ EDI: CAPITALONE.COM	Jan 25 2025 00:15:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
32760514	+ Email/Text: rj@ffcc.com	Jan 24 2025 19:19:00	Centers for Advanced Orthopedics, c/o First Federal Credit Control, 25700 Science Park Rd Ste 370, Beachwood, OH 44122-7312
32760520	+ EDI: PHINAMERI.COM	Jan 25 2025 00:15:00	GM Financial, P O Box 183853, Arlington, TX 76096-3853
32760521	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jan 24 2025 19:19:00	Goldman Sachs Bank USA, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001
32760523	+ EDI: IRS.COM	Jan 25 2025 00:15:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
32760527	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 24 2025 19:25:04	LVNV Funding, PO Box 1269, Greenville, SC 29602-1269
32760528	+ Email/Text: bankruptcy@marinerfinance.com	Jan 24 2025 19:19:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
32760529	+ EDI: MERCEDES	Jan 25 2025 00:15:00	Mercedes Benz Financial, PO Box 685, Roanoke,

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			TX 76262-0685
32760530	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 24 2025 19:20:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
32760531	+ Email/PDF: bankruptcy_prod@navient.com	Jan 24 2025 19:25:04	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
32760532	+ EDI: AGFINANCE.COM	Jan 25 2025 00:15:00	OneMain, 601 NW 2nd St, Evansville, IN 47708-1013
32760534	Email/Text: bankruptcy@rosenberg-assoc.com	Jan 24 2025 19:19:00	Rosenberg & Associates, 4340 East West Highway Ste 600, Bethesda, MD 20814
32760535	^ MEBN	Jan 24 2025 19:18:39	U.S. Bank Trust Company, NA, c/o Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
32760536	+ Email/Text: ustpreion04.gb.ecf@usdoj.gov	Jan 24 2025 19:20:00	US Trustee, 6305 Ivy Ln, Greenbelt, MD 20770-6305
32760537	+ EDI: VERIZONCOMB.COM	Jan 25 2025 00:15:00	Verizon, 500 Technology Drive Suite 550, Saint Charles, MO 63304-2225
32760540	+ Email/Text: Bankruptcy@wsscwater.com	Jan 24 2025 19:20:00	WSSC, 14501 Sweitzer Ln, Laurel, MD 20707-5901
32760538	+ Email/Text: Bankruptcy@washgas.com	Jan 24 2025 19:20:00	Washington Gas, 6801 Industrial Rd, Springfield, VA 22151-4205
32760539	+ EDI: WFFC2	Jan 25 2025 00:15:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 22			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2025 at the address(es) listed below:

Name	Email Address
Daniel M. Press	dpress@chung-press.com pressdm@gmail.com
Timothy P. Branigan	cmecf@chapter13maryland.com

TOTAL: 2

Information to identify the case:

Debtor 1	Marcelo P.L. Dessin	Social Security number or ITIN	xxx-xx-9979
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Donna M Coleman	Social Security number or ITIN	xxx-xx-5694
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of Maryland	Date case filed for chapter	13 1/23/25
Case number:	25-10596 LSS Chapter: 13		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Visit <http://www.mdb.uscourts.gov> and click on Filing Without An Attorney for additional resources and information.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Marcelo P.L. Dessin	Donna M Coleman
2. All other names used in the last 8 years		
3. Address	424 Firestone Drive Ashton, MD 20861-0000	424 Firestone Drive Ashton, MD 20861-0000
4. Debtor's attorney Name and address	Daniel M. Press Chung & Press, P.C. 6718 Whittier Ave., Ste. 200 McLean, VA 22101	Contact phone (703) 734-3800 Email: dpress@chung-press.com
5. Bankruptcy trustee Name and address	Timothy P. Branigan 9891 Broken Land Parkway Suite 301 Columbia, MD 21046	Contact phone 410-290-9120 Email: cmecf@chapter13maryland.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Greenbelt Division 6500 Cherrywood Lane, Ste. 300 Greenbelt, MD 20770 Clerk of the Bankruptcy Court: Mark A. Neal	Hours open: 8:45 – 4:00 PM Contact phone (301) 344-8018 Date: 1/24/25

For more information, see page 2 >

Debtor **Marcelo P.L. Dessin** and **Donna M Coleman**Case number **25-10596**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 6, 2025 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 634 496 8433, and Passcode 1762473309, OR call 1-240-759-3047 For additional meeting information go to https://www.uscourts.gov/ustmcc.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: Filing deadline: 5/5/25 </div> <div> You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 4/3/25 </div> <div> Deadline for governmental units to file a proof of claim: Filing deadline: 7/22/25 </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A Proof of Claim may be filed electronically from the court's web site at http://www.mdb.uscourts.gov/content/electronic-filing-claims. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div> <div> Deadline to object to plan: Creditor's objections to the plan must be filed and copies served on the Chapter 13 Trustee, the debtor, and the debtor's attorney no later than 7 days before the date set for hearing on confirmation of the plan. </div> <div> Deadline to file certain pleadings: Debtor's motions to value collateral, motions to avoid liens, and all other motions which may impact the debtor's plan, should be filed by 3/6/25 </div>	
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan will be sent to you under separate cover by the debtor. If the chapter 13 trustee recommends confirmation, and no timely objections to confirmation are filed, then the court may confirm the plan, and there will be no confirmation hearing. Timely filed objections to confirmation of the plan and motions to convert or dismiss, will be taken up at the Plan Confirmation Hearing. The Plan Confirmation Hearing will be held: Date: 4/8/25 Time: 02:00 PM Location: By Video Conference – Contact case trustee for hearing information.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	
14. Debtor electronic bankruptcy noticing	The U.S. Bankruptcy Court for the District of Maryland offers all parties the ability to receive court notices and orders via email, instead of U.S. mail. To participate, debtors must complete and file a DeBN request form with the Court — additional information is available under Programs & Services at http://www.mdb.uscourts.gov . Other parties (non-debtors) can register at ebn.uscourts.gov .	